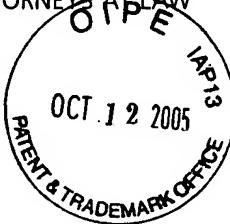




ATTORNEYS AT LAW



Robert Greene Sterne
Edward J. Kessler
Jorge A. Goldstein
David K.S. Cornwell
Robert W. Esmond
Tracy-Gene G. Durkin
Michele A. Cimbala
Michael B. Ray
Robert E. Sokohl
Eric K. Steffe
Michael Q. Lee
Steven R. Ludwig
John M. Covert
Linda E. Alcom
Robert C. Millonig
Donald J. Featherstone
Timothy J. Shea, Jr
Michael V. Messinger
Judith U. Kim

Patrick E. Garrett
Jeffrey T. Helvey
Heidi L. Kraus
Eldora L. Ellison
Thomas C. Fiala
Albert L. Ferro
Donald R. Banowitz
Peter A. Jackman
Jeffrey S. Weaver
Kendrick P. Patterson
Vincent L. Capuano
Brian J. Del Buono
Virgil Lee Beaston
Theodore A. Wood
Elizabeth J. Haanes
Joseph S. Ostroff
Frank R. Cottingham
Rae Lynn P. Guest
George S. Bardmesser

Daniel A. Klein
Jason D. Eisenberg
Michael D. Specht
Andrea J. Kamage
Tracy L. Muller
Jon E. Wright
LuAnne M. DeSantis
Ann E. Summerfield
Aric W. Ledford
Helene C. Carlson
Cynthia M. Bouchez
Timothy A. Doyle
Gaby L. Longsworth
Lori A. Gordon
Nicole D. Dretar
Ted J. Ebersole
Laura A. Vogel
Michael J. Mancuso
Bryan S. Wade

Aaron L. Schwartz
Michael G. Penn*
Shannon A. Carroll*
Wesley W. Jones*
Matthew E. Kelley*
Nicole R. Kramer*
Michelle K. Holoubek*
Marsha A. Rose*

Simon J. Elliott
Julie A. Heider
Mita Mukherjee
Scott M. Woodhouse
Christopher J. Walsh
Liliana Di Nola-Baron
Peter A. Socarras
Jeffrey Mills

Registered Patent Agents:
Karen R. Markowicz
Nancy J. Leith
Matthew J. Dowd
Katrina Yujian Pei Quach
Bryan L. Skelton
Robert A. Schwartzman
Teresa A. Colella
Victoria S. Rutherford

Of Counsel:
Kenneth C. Bass III
Marvin C. Guthrie
*Admitted only in Maryland
+Admitted only in Virginia
•Practice Limited to
Federal Agencies

October 12, 2005

WRITER'S DIRECT NUMBER:
(202) 772-8855

INTERNET ADDRESS:
HOLOUBEK@SKGF.COM

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Art Unit 3624

Re: U.S. Utility Patent Application
Application No. 10/749,696; Filed: December 31, 2003
For: **System for Reducing Disputes of Credit Transactions**
Inventors: **CREVELING et al.**
Our Ref: 2348.0070000

Sir:

Transmitted herewith for appropriate action are the following documents:

1. Power Of Attorney To Prosecute Applications Before the USPTO;
2. Statement Under 37 C.F.R. § 3.73(b);
3. Request for Change of Attorney Docket Number Pleading;
4. Change of Correspondence Address; and
5. One (1) Return Postcard.

It is respectfully requested that the attached postcard be stamped with the date of filing of these documents, and that it be returned to our courier. In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned.

Commissioner for Patents
October 12, 2005
Page 2

The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

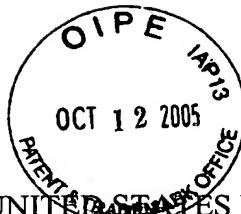
STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.



Michelle K. Holoubek
Attorney for Applicants
Registration No. 54,179

MKH/kmh
Enclosures

425073_1.DOC



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:	Confirmation No.: 2179
CREVELING <i>et. al.</i>	Art Unit: 3624
Application No.: 10/749,696	Examiner: To Be Assigned
Filed: December 31, 2003	Atty. Docket: 2348.0070000
For: System for Reducing Disputes of Credit Transactions	

Request for Change of Attorney Docket Number Pleading

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Sir:

Applicants respectfully request that the attorney docket number for the above-captioned application be changed from "1214U017" to -- 2348.0070000 --. Kindly use this attorney docket number in any future correspondence addressed to the undersigned.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.

Michelle K. Holoubek
Attorney for Applicants
Registration No. 54,179

Date: October 12, 2005

1100 New York Avenue, N.W.
Washington, D.C. 20005-3934
(202) 371-2600